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Gerald Kent, Retired Building Inspector,
City of Detroit
23607 Norcrest
Southfield, MI 48033

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U.S. BANKRUPTCY COURT
E.D. MICHIGAN - DETROIT

Judge Steven Rhodes
211 West Fort St
#1800
Detroit, MI 48226

Dear Honorable Judge Rhodes:

Thank you in advance for hearing me out. I was hired at age 41 in 1992 by the city as a professionally skilled builder to enforce the city codes. It called for a cut in pay but the benefits attracted me, as I had a family to support. I took my job seriously and left my employ in 2012, January, as I could no longer climb stairs, taking a service retirement as outlined in the city handbook. I did not apply for any special medical status as I carefully crafted my budget to allow for a moderate pension (\$25K) and Social Security, and what little was left of my annuity.

I left the city with a SPOTLESS disciplinary record and an estimated collection of at least 7 million dollars in fines and fees, after figuring a 15% actual collection rate. If my accounts receivable and my personal assembly of a rental database were figured, the figures would certainly be over 30 million dollars. Even the \$7 million I generated would pay several lifetime salaries for clerical and support staff. In addition, my work directly compelled the improvement (or demolition) of thousands of city properties.

I prided myself on living within my means, and took my modest annuity to buy my retirement home, which was only affordable as a fixer-upper. I could clear my bills and manage my health insurance co-pays, and hire a little labor for the repairs, which are partly done. (No more).

Its horrifying enough that I now must pay \$12,000+ in advance deductibles per year for health care through the exchange (they want \$1100/ month after the federal subsidy for the same level of care I had; there was no way). Now I must suffer a percentage cut in my small pension; whatever the amount, it will hurt badly.

I hope I am wrong about the following. I recently heard they want some of my annuity earned interest back. If this is true, I will certainly declare bankruptcy, and may lose my home; the "overage" I hear they want to collect will amount to over \$20K. I will also have to return to work; with my arthritis, this will prove nearly impossible. I will seek legal recourse where I can.

PLEASE DO NOT BE THE MAN THAT DECLARES CONSTITUTIONALLY PROTECTED PROMISES MADE TO DEDICATED PUBLIC WORKERS AS WORTHLESS. I can not imagine the crisis of conscience that would befall you should you do so.

From the last taxpaying, home-owning member of four large Detroit families going back almost 200 years, among whom were many city workers, I thank you again.

Sincerely,

